

SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer (and Co-Buyer) Name and Address (Including County and Zip Code)	Creditor - Seller (Name and Address)
RANDOLPH WILSON SCOTT 4407 BARLEIGH ROAD BALTIMORE MD 21236	ANTWERPEN HITSUBISHI 9043 LIBERTY RD RANDALL STONE MD 21133

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2007	HITSUBISHI GALANT	4A3ABJ6F27E053305	<input checked="" type="checkbox"/> Personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$0.00.
12.95%	\$ 15353.49	\$ 23534.44	\$ 38887.92	\$ 38887.92

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	\$40.11	Monthly beginning 12/25/2007

Or As Follows:

Late Charge. If payment is not received in full within 15 days after it is due, you will pay a late charge of 10% of the part of the payment that is late, with a minimum charge of \$ 6.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price

A Cash Price of Motor Vehicle (including accessories, services, and taxes) \$ 10523.77 (A)

B Dealer Processing Charge (not required by law) \$ 160.00 (B)

C Freight Charge \$ 771.00 (C)

D Other \$ N/A (D)

To Whom Paid N/A

E Other \$ N/A (E)

To Whom Paid N/A

Total Cash Price \$ 10693.75 (1)

2 Total Downpayment =

Trade-In 2006 HYUNDAI ELANTRA

(Year) (Make) (Model)

Gross Trade-In Allowance \$ 7028.89

Less Pay Off Made By Seller \$ 17028.89

Equals Net Trade In \$ -10000.00

+ Cash N/A \$ 500.00

+ Other \$ N/A

(If total downpayment is negative, enter "0" and see 4I below) \$ 0.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 10693.75 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A

B Vendor's Single Interest Insurance

Paid to Insurance Company \$ N/A

C Other Insurance Paid to the Insurance Company \$ 474

D Official Fees Paid to Government Agencies \$ N/A

E Government Taxes Not Included in Cash Price \$ 514.59

F Government License and/or Registration Fees

LIC/FE-FILING/LIEN/TEMP TAG \$ 187.00

G Government Certificate of Title Fees (Includes \$ N/A security interest recording fee) \$ 23.00

H Optional Debt Cancellation Agreement \$ 800.00

I Other Charges (Seller must identify who is paid and describe purpose)

to ANTWERPEN HITSUBISHI for PHYSICIAN OF LOAN BALANCE \$ 9500.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 17640.59 (4)

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest is required is checked below. Your decision to buy or not to buy other insurance will not be a factor in the credit approval process.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability (Buyer Only)

Premium:

Credit Life \$ N/ACredit Disability \$ N/AInsurance Company Name N/AHome Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance or credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Insurance

☐ 474 \$ N/A

Type of Insurance Term

Premium \$ N/AInsurance Company Name N/AHome Office Address N/A

I want the insurance checked above.

☒ Buyer Signature _____ Date _____

☒ Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

Returned Check Charge: You agree to pay a charge of \$ 15.00 if any check you give us is dishonored on the second presentation.

Optional Debt Cancellation Agreement. A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign and agree to pay the extra charge. If you choose to buy a debt cancellation agreement, it is part of this contract and the charge is shown in line 4H of the Itemization of Amount Financed.

(Name of debt cancellation agreement) _____ Term _____ (mos.)

1 Cash Price \$ 10543.75 (A)
 B Dealer Processing Charge (not required by law) \$ 100.00 (B)
 C Freight Charge \$ N/A (C)
 D Other \$ N/A (D)
 To Whom Paid N/A
 E Other \$ N/A (E)
 To Whom Paid N/A
 Total Cash Price \$ 10643.75 (1)
 2 Total Downpayment = 2005 HYUNDAI ELANTRA
 Trade-In (Year) (Make) (Model)
 Gross Trade-In Allowance \$ 7023.89
 Less Pay Off Made By Seller \$ 1707.63
 Equals Net Trade In \$ 5316.26
 + Cash \$ 500.00
 + Other N/A \$ 87.73
 (If total downpayment is negative, enter "0" and see 4) below \$ 0.00 (2)
 Unpaid Balance of Cash Price (1 minus 2) \$ 10633.75 (3)
 4 Other Charges Including Amounts Paid to Others on Your Behalf
 (Seller may keep part of these amounts):
 A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.
 Life \$ N/A
 Disability \$ N/A
 B Vendor's Single Interest Insurance
 Paid to Insurance Company \$ N/A
 C Other Insurance Paid to the Insurance Company \$ N/A
 D Official Fees Paid to Government Agencies \$ N/A
 E Government Taxes Not Included in Cash Price \$ 534.69
 F Government License and/or Registration Fees \$ 183.00
 G Government Certificate of Title Fees (includes \$ security interest recording fee) \$ 33.00
 H Optional Debt Cancellation Agreement \$ 800.00
 I Other Charges (Seller must identify who is paid and describe purpose)
 to N/A for N/A \$ 4500.00
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ N/A
 to N/A for N/A \$ 1800.00
 Total Other Charges and Amounts Paid to Others on Your Behalf \$ 12940.09 (4)
 Amount Financed (3 + 4) \$ 23573.84 (5)

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance or credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Insurance
☐ N/A Type of Insurance N/A Term
 Premium \$ N/A
 Insurance Company Name N/A
 Home Office Address N/A
 I want the insurance checked above.
☒ Buyer Signature Date
☒ Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

Returned Check Charge: You agree to pay a charge of \$ 15.00 if any check you give us is dishonored on the second presentation.

Optional Debt Cancellation Agreement. A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign and agree to pay the extra charge. If you choose to buy a debt cancellation agreement, it is part of this contract and the charge is shown in line 4H of the Itemization of Amount Financed.
 \$ 800.00 Term (mos.)
 (Name of debt cancellation agreement)

I want this debt cancellation agreement.
☒ Buyer Signature Date
☒ Co-Buyer Signature Date

☐ VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ and is also shown in item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

OPTION: ☐ You pay no finance charge if the amount financed, item 5, is paid in full on or before _____, Year _____. SELLER'S INITIALS _____

NO COOLING OFF PERIOD
 State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs ☒ Co-Buyer Signs ☒
 If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
 See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs ☒ Date 11/10/07 Co-Buyer Signs ☒ Date

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here ☒
 Seller signs _____ Date 11/10/07 Address By Danington Title MGR

Seller assigns its interest in this contract to _____ (Assignee) under the terms of Seller's agreement(s) with Assignee.
☒ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller Danington By Danington Title MGR

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**
You give us a security interest in:
 - The vehicle and all parts or goods installed in it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle.

- d. **Insurance you must have on the vehicle.**
You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge at the highest rate the law permits.
If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** If a payment is not received in full within 15 days after it is due, you will

If you pay late, we may also take the steps described below.

- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once, subject to any right the law gives you to reinstate this contract. Default means:
 - You do not pay any payment on time;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** If we hire an attorney to collect what you owe, you will pay the attorney's reasonable fee, as the law allows. You will also pay any court and collection costs we incur.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. We may repossess the vehicle with or without resort to judicial process. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, in many situations, the law gives you the right to pay to get it back. We will tell you what you have to do to get the vehicle back.
- f. **We will sell the vehicle if you do not get it back.** If you do not do what is required to get the vehicle back, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it as the law allows. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

- g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

5. **Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla de la sin efecto toda

bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.

c. Security Interest.

You give us a security interest in:

- The vehicle and all parts or goods installed in it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle.

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge at the highest rate the law permits.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a.** You may owe late charges. If a payment is not received in full within 15 days after it is due, you will pay a late charge of 10% of the part of the payment that is late, with a minimum charge of \$5. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it as the law allows. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

- g.** What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. It does not apply at all if you bought the vehicle primarily for personal, family, or household use.

Unless the seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

- 5. Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

- 6. Applicable Law** Federal law and Maryland law apply to this contract. This contract shall be subject to the Credit Grantor Closed End Credit Provisions (Subtitle 10) of Title 12 of the Commercial Law Article of the Maryland Code.

NOTICE TO BUYER(S) OF NEW VEHICLES: IF YOU ARE PURCHASING A NEW VEHICLE WHICH IS SUBJECT TO A MANUFACTURER'S EXPRESS WARRANTY AND THE VEHICLE DOES NOT CONFORM TO THAT WARRANTY DURING THE WARRANTY PERIOD, YOU MUST GIVE WRITTEN NOTICE OF THE NONCONFORMITY, DEFECT OR CONDITION TO THE MANUFACTURER OR FACTORY BRANCH DURING THE WARRANTY PERIOD BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED, IN ORDER TO PRESERVE YOUR RIGHTS UNDER THE MARYLAND AUTOMOTIVE WARRANTY ENFORCEMENT ACT.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only if the "personal, family or household" box in the "Primary Use for Which Purchased" section of this contract is checked. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.



NUVELL FINANCIAL SERVICES LLC
 on behalf of NATIONAL AUTO FINANCE COMPANY
 P O Box 380907, Bloomington, MN 55438-0907
 Mon.-Fri., 8-5 CT, 501/821-5252, Ext. 11348

April 7, 2009

HOW WE CALCULATED YOUR DEFICIENCY

RAINDOLPH W. SCOTT
 4407 DARLEIGH RD
 BALTIMORE, MD 21236-2113

ACCOUNT NO. : 00657070000207085
 CREDITOR : NATIONAL AUTO FINANCE

COMPANY

Your 2007 MITS GALANT VIN 4A3AB36F27E053305 was sold on 3/31/09. We have also exercised our right to require payment of the full amount owed (the accelerated balance, not just the past due payments). As of the date of this letter, the amount you still owe us under the terms of your contract is \$16,540.72. This amount was calculated as follows:

Unpaid balance (accelerated) before subtracting money from sale		\$22,866.43
Accrued finance charges	+	\$1,371.25
Late fees	+	\$316.04
Miscellaneous fees	+	\$0.00
These amounts were calculated as of 2/25/09.		
Money from sale	-	\$8,600.00
Unpaid balance minus money from sale		\$15,953.72

Known expenses of taking, holding, preparing for sale, processing, and selling vehicle, attorney fees, and other legal expenses:

Repossessing costs	+	\$375.00
Transporting costs	+	\$50.00
Bail Out Fees	+	\$0.00
Storage	+	\$0.00
Reconditioning	+	\$74.50
Selling costs	+	\$82.50
Title and registration fees	+	\$0.00
Attorney fees and legal expenses the law permits	+	\$0.00
Other (describe):		
Administration fees	+	\$5.00
Repair fees	+	\$0.00
Miscellaneous costs	+	\$0.00
Total expenses	+	\$587.00

Known credits:

Rebate of unearned insurance premiums	+	.00
GAP refund	+	.00
Warranty refund	+	.00
Primary insurance claim	+	.00
GAP Payment	+	
Miscellaneous proceeds	+	\$0.00
Total credits	-	\$ 0.00

Deficiency \$16,540.72

The amount of any deficiency shown above may change because of future additional credits, rebates, or charges.

For more information about this transaction, or to make payment arrangements, you may call us at the telephone number at the top of this letter or write us at the address at the top of this letter.

NUVELL FINANCIAL SERVICES LLC